

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

IN RE:
Karen Little Young
Debtor(s)

BCN#: 16-33413-KLP
Chapter: 13

NOTICE OF MOTION (OR OBJECTION)

Wells Fargo Bank, NA has filed papers with the court objecting to the confirmation of the proposed Chapter 13 plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the Objection, or if you want the court to consider your views on the Objection, then on or before August 31, 2016, you or your attorney must:

- File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

U.S. Bankruptcy Court
701 East Broad Street,
Suite 4000
Richmond, VA 23219

You must also mail a copy to:

Lindsey C. Kelly, Esquire
James R. Meizanis, Esquire
Gregory N. Britto, Esquire
Auria DuPuch-Freeman, Esquire
SHAPIRO & BROWN, LLP
501 Independence Parkway, Suite 203
Chesapeake, Virginia 23320
(757) 687-8777

- Attend a hearing to be scheduled on 8/31/2016 at 9:10 AM at Judge Phillips' Courtroom, 701 E. Broad St., Rm. 5100, Richmond, Virginia. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: 8/23/16

SHAPIRO & BROWN, LLP
Attorneys for Wells Fargo Bank, NA

By: /s/ Auria DuPuch-Freeman

Lindsey C. Kelly, Esquire
VSB #71314
James R. Meizanis, Esquire
VSB #80692
Gregory N. Britto, Esquire
VSB #23476
Auria DuPuch-Freeman, Esquire
VSB #87483
SHAPIRO & BROWN, LLP
501 Independence Parkway, Suite 203
Chesapeake, Virginia 23320
(757) 687-8777

CERTIFICATE OF SERVICE

I certify that I have this 23 day of August, 2016, electronically transmitted and/or mailed by first class mail, postage pre-paid or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the following:

Karen Little Young
1229 Laurel Springs Rd.
Hustle, VA 22476

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780

Karen Little Young
1229 Laurel Springs Rd
Hustle, VA 22476

/s/ Auria DuPuch-Freeman

Lindsey C. Kelly, Esquire
James R. Meizanis, Esquire
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James R. Meizanis, Esquire
Gregory N. Britto, Esquire
Auria DuPuch-Freeman, Esquire
Shapiro & Brown, LLP Attorney for
Wells Fargo Bank, N.A.
501 Independence Parkway, Suite 203
Chesapeake, Virginia 23320
(757) 687-8777 15-254887

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION

IN RE:
Karen Little Young
Debtor(s)

BCN#: 16-33413-KLP
Chapter: 13

OBJECTION OF WELLS FARGO BANK, NA
TO PROPOSED CHAPTER 13 PLAN AND
CONFIRMATION THEREOF

Wells Fargo Bank, NA, and its assignees and/or successors in interest, a secured creditor in the above-entitled Bankruptcy proceeding, hereby submits the following objections to the confirmation of the Chapter 13 Plan proposed by Debtor:

1. This objecting secured creditor is the beneficiary of a trust deed on property commonly known as 1229 Laurel Springs Rd, Hustle, VA 22476; the promissory note and deed of trust were attached to the proof of claim filed by the secured creditor.
2. The debtor is due for pre-petition monthly payments in the amount of \$12,922.32; prepetition fees of \$1,370.67; escrow advances of \$3,506.13 and an escrow shortage of \$1692.42.
3. The proposed Plan does not set forth a reasonable schedule and time period for the payment of arrearages on the deed of trust.
4. The proposed Chapter 13 plan does not provide this objecting secured creditor with adequate protection or adequate security, according to Sections 362 and 1325(a) of the Code.
5. As indicated by the debtor's payment history and schedules, the Plan is not feasible.
6. The Plan does not propose to pay the secured creditor's entire claim as shown in its proof of claim in the amount of \$19,491.54.

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CONCLUSION

Any Chapter 13 Plan proposed by Debtors must provide for and eliminate the objections specified above in order to be feasible and to provide adequate protection to this objecting secured creditor. It is respectfully requested that confirmation of the Chapter 13 Plan as proposed by Debtor be denied.

WHEREFORE, secured creditor prays as follows:

1. That confirmation of the proposed Chapter 13 Plan be denied.
2. For attorney's fees and costs incurred herein.
3. That a hearing be held August 31, 2016, at 9:10 am at Judge Phillips' Courtroom, 701 E. Broad St., Rm. 5100, Richmond, Virginia. on this objection.
4. For such other relief as this Court deems proper.

Dated: 08/23/2016

Respectfully submitted
Wells Fargo Bank, NA
By Counsel:
/s/ Auria DuPuch-Freeman
Lindsey C. Kelly, Esquire
James R. Meizanis, Esquire
Gregory N. Britto, Esquire
Auria DuPuch-Freeman, Esquire
Shapiro & Brown, LLP
501 Independence Parkway, Suite 203
Chesapeake, Virginia 23320
(757) 687-8777

I certify that I have electronically transmitted and/or mailed true copies of the above Objections to the Chapter 13 Plan, by First Class Mail, postage prepaid on this 23rd day of August, 2016 to the following:

Karen Little Young
1229 Laurel Springs Rd.
Hustle, VA 22476

Suzanne E. Wade
P.O. Box 1780
Richmond, VA 23218-1780

Karen Little Young
1229 Laurel Springs Rd
Hustle, VA 22476

/s/ Auria DuPuch-Freeman

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15-254887